

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Javier Ortiz  
Debtor

Case No. 17-00101-MJC  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-5  
Date Rcvd: Jul 12, 2022

User: AutoDocke  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 18

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 14, 2022:**

Recip ID	Recipient Name and Address
db	+ Javier Ortiz, 561 N. Locust St., Hazleton, PA 18201-4924
cr	+ Wilmington Savings Fund Society, FSB, d/b/a Christ, The Law Offices of Michelle Ghidotti, 5120 E. La Palma, Suite 206, Anaheim Hills, CA 92807-2091
4872925	+ Arlin Ortiz, 563 N. Locust St., Hazleton, PA 18201-4924
4872928	+ Law offices of Tullio DeLuca, 381 N. 9th Avenue, Scranton, PA 18504-2005
5377655	Morgan Stanley Residential Mortgage, et al., c/o Select Portfolio Servicing, Inc., PO Box 65250, Salt Lake City, UT. 84165

TOTAL: 5

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Jul 12 2022 19:19:00	Specialized Loan Servicing LLC, 6200 S. Quebec St., Greenwood Village, CO 80111-4720
cr	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Jul 12 2022 19:19:00	Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, CO 80129-2386
4906123	+ Email/Text: bankruptcy@bsifinancial.com	Jul 12 2022 19:19:00	BSI FINANCIAL SERVICES, 1425 GREENWAY DRIVE, SUITE 400, IRVING, TX 75038, 9 75038-2480
4872926	EDI: JPMORGANCHASE	Jul 12 2022 23:13:00	Chase, PO Box 15298, Wilmington DE 19850
5377656	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Jul 12 2022 19:19:00	Morgan Stanley Residential Mortgage, et al., c/o Select Portfolio Servicing, Inc., PO Box 65250, Salt Lake City, UT. 84165, Morgan Stanley Residential Mortgage, et, c/o Select Portfolio Servicing, Inc., PO Box 65250, Salt Lake City, UT. 84165-0250
4874102	Email/Text: NissanBKNotices@nationalbankruptcy.com	Jul 12 2022 19:19:00	Nissan, POB 660366, Dallas, TX 75266-0366
4872929	+ Email/Text: NissanBKNotices@nationalbankruptcy.com	Jul 12 2022 19:19:00	Nissan Motor Acceptance Corp, P.O. Box 660360, Dallas, TX 75266-0360
4886680	+ EDI: RECOVERYCORP.COM	Jul 12 2022 23:13:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5239863	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Jul 12 2022 19:19:00	Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
5367712	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Jul 12 2022 19:19:00	Specialized Loan Servicing LLC, 6200 S. Quebec St., Greenwood Village, Colorado 80111-4720
5239864	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Jul 12 2022 19:19:00	Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129, Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch,

5367713	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Jul 12 2022 19:19:00	Colorado 80129-2386 Specialized Loan Servicing LLC, 6200 S. Quebec St., Greenwood Village, Colorado 80111, Specialized Loan Servicing LLC, 6200 S. Quebec St., Greenwood Village, Colorado 80111-4720
4872930	+ EDI: WFHOME	Jul 12 2022 23:13:00	Wells Fargo Bank, N.A., Default Document Processing, MAC#N9286-01Y, 1000 Blue Gentian Rd., Eagan, MN 55121-1663
TOTAL: 13			

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
4906124		BSI FINANCIAL SERVICES, 1425 GREENWAY DRIVE, SUITE 400, IRVING, TX 75038, 972-347-4350, BSI FINANCIAL SERVICES, 1425 GREENWAY DRIVE, SUITE 400
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
4872927	*+	Javier Ortiz, 561 N. Locust St., Hazleton, PA 18201-4924
4882488	##+	Wells Fargo Bank, NA, et al, Wells Fargo Bank, N.A., Default Document Processing, MAC# N9286-01Y, 1000 Blue Gentian Road, Eagan, MN 55121-1663

TOTAL: 1 Undeliverable, 2 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 14, 2022      Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 12, 2022 at the address(es) listed below:

Name	Email Address
Bradley J Osborne	on behalf of Creditor Morgan Stanley Residential Mortgage Loan Trust 2020-RPL1 bosborne@hoflawgroup.com ckohn@hoflawgroup.com
Jack N Zaharopoulos (Trustee)	TWecf@pamd13trustee.com
Joseph Angelo Dessoie	on behalf of Creditor WELLS FARGO BANK NA, SUCCESSOR BY MERGER TO WACHOVIA BANK, NA pamb@fedphe.com
Mario John Hanyon	on behalf of Creditor BSI FINANCIAL SERVICES pamb@fedphe.com mario.hanyon@brockandscott.com
Rebecca Ann Solarz	on behalf of Creditor Morgan Stanley Residential Mortgage Loan Trust 2020-RPL1 bkgroup@kmlawgroup.com
Thomas Song	on behalf of Creditor WELLS FARGO BANK NA, SUCCESSOR BY MERGER TO WACHOVIA BANK, NA tomysong0@gmail.com
Tullio DeLuca	on behalf of Debtor 1 Javier Ortiz tullio.deluca@verizon.net

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United States Trustee  
ustpregion03.ha.ecf@usdoj.gov

TOTAL: 8

**Information to identify the case:**

Debtor 1

**Javier Ortiz**

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-1686

EIN --

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN --

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 5:17-bk-00101-MJC

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:Javier Ortiz  
aka Javier D. Ortiz, aka Javier DeJesus Ortiz**By the  
court:**7/12/22Mark J. Conway, United States  
Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;



- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**